

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Roy Philistine  
Penny J. Philistine  
Debtors

Case No. 23-02524-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Feb 07, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Roy Philistine, Penny J. Philistine, 543 Maple Street, Waynesboro, PA 17268-2225
5576476	+ Aberdeen PG Federal Credit Union, 2324 8th Avenue, Aberdeen, SD 57401-3215
5576480	Boscov's, PO Box 650965, Dallas, TX 75265-0965
5576484	+ Jordan W. Felze, Esquire, PO Box 1068, Jenkintown, PA 19046-7368
5576486	+ Members First, PO Box 8893, Camp Hill, PA 17001-8893
5576487	++++ PROTHONOTARY, FRANKLIN COUNTY, 14 N MAIN ST, CHAMBERSBURG PA 17201-1811 address filed with court:, Prothonotary, Franklin County, 157 Lincoln Way East, Chambersburg, PA 17201
5576488	+ Waynesboro Hospital, 501 East Main Street, Waynesboro, PA 17268-2394

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5576477	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 18:51:28	American Express, PO Box 6031, Carol Stream, IL 60197-6031
5576478	+ EDI: BANKAMER2	Feb 07 2024 23:45:00	Bank of America, PO Box 17054, Wilmington, DE 19850-7054
5576479	EDI: WFFC2	Feb 07 2024 23:45:00	Bob's Furniture, Wells Fargo Bank, PO Box 71118, Charlotte, NC 28272-1118
5576481	^ MEBN	Feb 07 2024 18:42:37	Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
5576482	+ EDI: CITICORP	Feb 07 2024 23:45:00	Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5576483	EDI: SYNC	Feb 07 2024 23:45:00	JC Penny - Synchrony Bank, Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5576485	EDI: SYNC	Feb 07 2024 23:45:00	Lowe's, c/o Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2024 at the address(es) listed below:

Name	Email Address
Amy L. Owen	on behalf of Debtor 2 Penny J. Philistine amy@nicklasandsnyder.com shannon@nicklasandsnyder.com
Amy L. Owen	on behalf of Debtor 1 Roy Philistine amy@nicklasandsnyder.com shannon@nicklasandsnyder.com
Lawrence V. Young	lyoung@cgalaw.com pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Michael Patrick Farrington	on behalf of Creditor MATRIX FINANCIAL SERVICES CORP. mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Roy Philistine**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 **Penny J. Philistine**  
(Spouse, if filing)  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **1:23-bk-02524-HWV**

Social Security number or ITIN xxx-xx-8868

EIN \_\_\_\_\_

Social Security number or ITIN xxx-xx-9509

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Roy Philistine

Penny J. Philistine

By the  
court:

2/7/24



Henry W. Van Eck, Chief Bankruptcy  
Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**